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2005 SEP -9 AM 9:33

September 6, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Ste 2300
San Francisco, CA 94105

Director Carter:

I am writing in opposition to Wal-Mart's proposal for a Utah based ILC.

Pilsen State Bank is a very small community bank in the middle of Kansas. I have seen for myself the effect Wal-Mart has on small business. Yes, they create jobs in the communities where the store is located. However, small businesses in the surrounding areas are forced to close. Many of these small business owners comment Wal-Mart can sell the same product for less than they can purchase it from their own suppliers.

My fear is what effect Wal-Mart would have on banking in general if they are allowed to place a branch in every store in the country. How many community banks would be forced to sell to larger, regional banks? How many banks would simply close their doors? Would Wal-Mart help the individuals in my community if I were to close? It is the diversity of the current banking system that keeps it strong and viable.

If anyone would like to contact me, I am very willing to discuss the issues further.

Sincerely,

Kurt D. Spachek
President